

Freeform Search

Database:	US Pre-Grant Publication Full-Text Database US Patents Full-Text Database US OCR Full-Text Database EPO Abstracts Database JPO Abstracts Database Derwent World Patents Index IBM Technical Disclosure Bulletins
Term:	<input type="text"/>
Display:	[10] Documents in <u>Display Format</u> : [-] Starting with Number [1]
Generate:	<input type="radio"/> Hit List <input checked="" type="radio"/> Hit Count <input type="radio"/> Side by Side <input type="radio"/> Image

Search History

DATE: Thursday, October 21, 2004 [Printable Copy](#) [Create Case](#)

<u>Set</u>	<u>Name</u>	<u>Query</u>	<u>Hit</u>	<u>Set</u>
			<u>Count</u>	<u>Name</u>
side by side				result set
<i>DB=USPT; PLUR=YES; OP=OR</i>				
<u>L12</u>	4225780.pn.		1	<u>L12</u>
<i>DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR</i>				
<u>L11</u>	l9 and l10		22	<u>L11</u>
<u>L10</u>	L1 and ("point of sale" or "pos") near (devices! or terminals! or cash near registers!)		201	<u>L10</u>
<u>L9</u>	L8 and (encrypt\$ or encrypt or security or secure)		22	<u>L9</u>
<u>L8</u>	L7 and (credit or debit) near card near data		26	<u>L8</u>
<u>L7</u>	L1 and ("point of sale" or "pos") near (devices! or terminals! or connections!)		201	<u>L7</u>
<u>L6</u>	705/35 and l3		3	<u>L6</u>
<u>L5</u>	L4 and (encryp\$ or encrypt or secure or security)		24	<u>L5</u>
<u>L4</u>	L3 and (magnetic near stripe or stripe)		28	<u>L4</u>
<u>L3</u>	L2 and credit near card near data		45	<u>L3</u>
<u>L2</u>	L1 and ("point of sale" or "pos") near (devices or terminals or connections)		335	<u>L2</u>

L1 credit near transaction

2981 L1

END OF SEARCH HISTORY

[First Hit](#) [Fwd Refs](#)[Previous Doc](#) [Next Doc](#) [Go to Doc#](#)[End of Result Set](#) [Generate Collection](#) [Print](#)

L5: Entry 1 of 1

File: USPT

Jul 29, 2003

DOCUMENT-IDENTIFIER: US 6601040 B1

TITLE: Electronic commerce terminal for wirelessly communicating to a plurality of communication devices

Abstract Text (1):

The present invention relates to a wireless network system and method for allowing digital devices to connect to a wireless network for the purpose of data communicating, e-mail, e-commerce, and e-business by way of an electronic commerce terminal. An electronic commerce terminal can be referred to as a pervasive computing device. In addition, the present invention relates to a universal advertising and payment system and method for networking, monitoring and effectuating e-mail, e-commerce, and e-business and controlling vending equipment and applications. The system can effectuate electronic commerce and interactive advertising at the point of sale. Vending equipment includes copiers, phones (public, private, cellular), facsimile machines, printers, data-ports, laptop print stations, notebook computers, palmtop computers (PALM PILOT), microfiche devices, projectors, scanners, cameras, modems, communication access, personal data assistants (PDA's), pagers, and other vending machines, personal computers (PC), PC terminals (NET PC), and network computers (NC). Vending equipment can be networked to each other through a first network, programmable and accessible by a PC, server, point of sale (POS) system, property or management information system (PMS/MIS), and networked to a second network. The first network and second network can be the same network. Complete control of a vending machine's functionality including usage, control, diagnostics, inventory, and marketing data capture can be effectuated locally or by remote connection to the network. Remote connection to the network includes Internet type connections, telecommunication (telephone, ISDN, ADSL), VSAT satellite, and other wire and wireless transmission.

Detailed Description Text (40):

Interconnected with microcontroller 532 is a hardware security interface means 522. Hardware security interface means 522 includes a closed loop interface. A loop of wire can be woven through a series of devices such as a keyboard 110, mouse 112, monitor 128 and PC 630. An "alarm condition" results if the wire loop is electrically broken. Further, hardware security interface means 522 includes a plurality of tilt sensors, wherein tilt or motion sensors can be placed on a plurality of vending equipment and peripherals. An alarm signal is resultant if the tilt sensors are activated (excessive tilting occurs). Furthermore, an "alarm condition" service request can be data communicated by way of the LAN network connection means 556 to any destination location, remote or on the network. Alarm destination locations can include a front desk, security office, owner of the retail store, police or other vending device such as a server 632, a POS system 614, a lo PMSIMIS system 620 or a PC 630. A hardware security interface means can be implemented with CAROL hook-up wire type C2064. ANAMET INDUSTRIAL, INC. strip wound hose type stainless steel UI (armored cable) can be used to enclose and protect the security wire loop. Tilt can be measured be a COMUS INTERNATIONAL #CA20-0 or a FIFTH DIMENSION #TS7-0 mercury switch.

Detailed Description Text (47):

Interconnected with microcontroller 532 is a personal computer memory card industry association (PCMCIA) interface 542. Industry standard PCMCIA compliant devices can be plugged into the PCMCIA interface 542 and data communicate with microcontroller 532. In an exemplary embodiment, a hand-held device, notebook computer, laptop/palmtop computer, modem or other data communication means or other data processing equipment (generally referred to as other data processing equipment) can by way of PCMCIA interface 542 access network 600. Access to the network can selectively include other systems 500, vending machines, servers, VSAT communications, or any other device or communication means connected to the network 600. Furthermore, other data processing equipment by way of PCMCIA interface 542, can data communicate with a server 632, POS system 614, PMS/MIS system 620, or PC 630. Other data processing equipment can data communicate by way of the PCMCIA interface 542 with any vending machine or other device attached to the first LAN network 622 or the second LAN network 626 by way of a system 500 interconnected with said vending machine.

Detailed Description Text (49):

The term "universal server" is defined as a server, network server or data processing device capable of supporting data communication with other data processing devices. Further, a universal server can be a PC 630, PMSIMIS or POS system, or other dedicated computing device. A system 500 can be a universal server. A universal server can reside on a network 600 locally or remotely. There can be more than one universal server on a network 600. In addition, a single universal server can monitor and control numerous different (related or unrelated) networks 600. In this fashion, a single universal server or multiple universal servers can monitor an unlimited number of networks 600 worldwide. Processing and data communications can occur between different networks 600 that have a universal server in common. Processing and data communication between more than one universal server can occur. Additionally, data communication between more than one independent network 600 can occur by way of a plurality of universal servers data communicating with each other. A universal server can have data connection means to the Internet, be an Internet based server (a web server) or be an Internet based data storage or processing device.

Detailed Description Text (64):

In an exemplary embodiment, a plurality of systems 500 independently data communicate with a server 632, a POS system 614, a PMS/MIS system 620, or a PC 630. As previously disclosed a server 632, a POS system 614, a PMS/MIS system 620, and a PC 630 that gives remote access to any of these types of devices including Internet access by way of a PC 630 or VSAT connection, will be generically referred to as a universal server. A universal server can also be a system 500.

Detailed Description Text (256):

Routine 2400 effectuate a method of appending terminal specific ID information to EFT type transaction data. In this connection all the EFT transaction data can be processed by one merchant account and deposited into one bank account. Proper allocation of the funds ownership can be collected at a central MIS, POS, PMS, system 500 or universal server. Ownership of all funds deposited into a single bank account can be tracked by way of the EFT transaction data and appended terminal specific ID data. The resultant can be a turnkey banking service whereby, a single merchant can offer an unlimited number of different customers EFT processing services. This can allow a customer to operate system 500 equipment without the need to establish a banking relationship for EFT funds or become certified to process EFT transactions. Processing begins in block 2202.

Detailed Description Text (259):

In block 2206 terminal specific ID data is appended to the EFT transaction data. The terminal specific ID data uniquely identifies which system 500 the transaction originated from. In an exemplary embodiment terminal specific ID can include-terminal serial data, owner data, terminal style data, location data, demographic

data, and or other data. In this regard in a central processing center, MIS, POS, PMS, system 500, or universal server a list of customers can be linked to a list of terminals. A report can be produced itemizing each terminal EFT transaction processing activity. The report can be linked to a customer and an account of funds can be effectuated. Blocks 2208-2220 detail this procedure. Processing continues in block 2208.

[Previous Doc](#)[Next Doc](#)[Go to Doc#](#)

Refine Search

Search Results -

Terms	Documents
L1 and ("point of sale" or "pos")same(devices or terminals)	1

Database:

US Pre-Grant Publication Full-Text Database
US Patents Full-Text Database
US OCR Full-Text Database
EPO Abstracts Database
JPO Abstracts Database
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DATE: Thursday, October 21, 2004 [Printable Copy](#) [Create Case](#)

Set Name **Query**

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DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR

<u>L5</u>	L1 and ("point of sale" or "pos")same(devices or terminals)	1	<u>L5</u>
<u>L4</u>	L1 and ("point of sale" or "pos")near (devices or terminals)	0	<u>L4</u>
<u>L3</u>	L1 and ("point of sale" or "pos")	1	<u>L3</u>
<u>L2</u>	L1 and ("point of sale" or "pos")near devices	0	<u>L2</u>
<u>L1</u>	6601040.pn.	5	<u>L1</u>

END OF SEARCH HISTORY

[First Hit](#) [Fwd Refs](#)[Previous Doc](#) [Next Doc](#) [Go to Doc#](#)[End of Result Set](#) [Generate Collection](#) [Print](#)

L11: Entry 22 of 22

File: USPT

Jun 27, 1989

DOCUMENT-IDENTIFIER: US 4843220 A

TITLE: Automatic data capture for multiple form point of sale slip packs

Abstract Text (1):

An automatic data collection system for recording transaction data from a point of sale terminal employs a magnetic stripe on the back of the bank copy of the familiar sales slip pack. In response to the receipt of a credit authorization number, the POS terminal is operative to transfer transaction data from the credit card magnetic stripe to the sales slip pack magnetic stripe for automatic recordation by the credit card issuer or its designee. The arrangement obviates the need for manual key operation to record the transaction data at the bank.

Brief Summary Text (5):

A second system is a paperless system in which a sales transaction is recorded and processed electronically. This system also uses credit cards each of which bear a magnetic stripe encoded with the customer's name, account number, and other discretionary data such as the card expiration date and security data. The card also identifies the card issuing association (i.e., Visa, Master Card etc.) and its member bank if applicable.

Brief Summary Text (19):

Thus, a POS credit transaction system adapted for automatic data capture in accordance with the principles of this invention includes a multiform sales slip pack with a magnetic stripe, and imprinter along with a magnetic stripe reader and encoder responsive to a credit authorization code for imprinting embossed data and for magnetic stripe encoding. The issuer copy contains the magnetic stripe thus permitting automatic entry of all transaction data.

Detailed Description Text (9):

A point of sale terminal in accordance with this invention thus is operative to transfer customer, merchant and transaction data from the credit card to a magnetic stripe on the bank's copy of the sales slip pack, all responsive to the receipt of a credit authorization number or code. In the absence of the receipt of a credit authorization code, no transfer of data is made.

Detailed Description Text (18):

The use of a magnetic stripe on the bank's copy of a sales slip pack and a terminal operative to transfer card and/or keypunch data to that magnetic stripe obviates the need for such operations so long as the banks are set up to read the magnetic stripes on the sales slip packs. In accordance with the system aspects of this invention the banks are equipped to so read the magnetic stripe and include equipment to that end. FIG. 5 indicates an appropriate magnetic stripe reader 90 adapted to read the bank sales slip copy magnetic stripe and to enter the data thereon into the bank computer indicated by block 91. Operation is controlled by a controller 92 responsive to signals from POS terminals and operative to send credit authorization numbers to requesting ones of such terminals.

[Previous Doc](#) [Next Doc](#) [Go to Doc#](#)